

## **REMARKS**

Please reconsider the claims in the application in view of the remarks below.

### **Claim Rejections – 35 U.S.C. §112**

Claims 1-7 stand rejected under 35 U.S.C. §112, second paragraph, as allegedly being indefinite because the Examiner could not find support for their corresponding structure in the specification. Applicants disagree. The specification in paragraph [0019] of the published application disclose that the personal finance management (PFM) system can be implemented on a personal computer, and/or data processing systems, such as small hand-held/portable computers. Fig. 1 illustrates a personal computer having PFM system capabilities, and Fig. 2 further illustrates the individual computing modules or units of the PFM system executing on the personal computer. Computer processing units and modules fall under structural components. For at least that reason, applicants believe the means-plus-function recitations of claims 1-7 are fully supported.

### **Claim Rejections – 35 U.S.C. §103(a)**

Claims 1-21 stand rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over U.S. Patent No. 6,839,687 issued to Dent et al. (“Dent”) in view of U.S. Patent No. 6,032,133 issued to Hilt et al. (“Hilt”) and in further view of U.S. Patent No. 7,200,575 to Hans et al. (“Hans”). While not agreeing with the rejections, independent claims 1, 8 and 15 are being amended in this reply to more clearly recite what is being claimed. Support for the amendments can be found at least in paragraphs [0029], [0030], and [0034] of the published application.

Dent as understood by applicants discloses a system that manages payments when the electronic bill arrives. Likewise, Hilt as understood by applicants discloses electronic bill pay system in which consumers pay bills to participating billers using a bill payment network. Hans as understood by applicants discloses managing access to digital content.

Dent, Hilt and Hans, however, do not disclose, suggest or teach independent claims 1, 8 and 15 as amended. For instance, those references do not disclose, suggest or teach at least, “connecting to said plurality of EBPP servers based on the EBPP connection-related information to collect said billing information from said plurality of EBPP servers.” That is, Dent is concerned with bill management after an electronic bill is received. Dent does not disclose, suggest or teach to proactively collect or pull billing information let alone from a plurality of EBPP servers. Similarly, Hilt describes a payment network for paying a bill that has been received. Like Dent, Hilt also does not disclose, suggest or teach to proactively collect or pull billing information let alone from a plurality of EBPP servers. Hans is generally about digital content management. Hans does not concern itself with bill payments. Hans’ use of the terminology “payment” refers to paying the digital content provider for the digital content. While as the Examiner cites, Hans describes push and pull of digital content, Hans still does not disclose, suggest or teach collecting or pulling billing information from a plurality of EBPP servers.


For at least the above reasons, independent claims 1, 8 and 15 and their respective dependent claims by virtue of dependency are believed to be unobvious over the cited references.

In addition, while the above reasons suffice to overcome the rejection of claim 15, that claim is further being amended to additionally recite, “analyzing said billing information data in terms of billing items; and providing user’s consumption pattern ratio graphic chart and

consumption tendency variation chart.” None of the cited references discloses these additionally recited elements of claim 15. For at least this additional separate reason, claim 15 is further unobvious over the cited references.

This communication is believed to be fully responsive to the Office Action and every effort has been made to place the application in condition for allowance. A favorable Office Action is hereby earnestly solicited. If the Examiner believes a telephone conference might expedite prosecution of this case, it is respectfully requested that the Examiner call applicant’s attorney at (516) 742-4343.

Respectfully submitted,

  
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